

# Our Community's Flood Hazard

## *What Prospective Property Owners Should Know*

### Our Situation

Flooding, to some degree, is a way of life in the Florida Keys. In some areas minor street flooding, with some intrusion into very low lying buildings and additional drainage problems, have resulted after several inches of rainfall. This occurs in a short period of time or after several days of rain. During the past two decades, our community, along with other Florida communities, has experienced tropical storms and rainfall events resulting in flood damage. If you are planning to purchase property, it is a good idea to research any possible flood hazard before you buy.

### Know Your Local Floodplain Management Regulations

Construction and development within designated flood zones are regulated in order to provide protection to buildings from flood damage. Filling and similar practices are prohibited in certain areas. Houses that are considered substantially improved or damaged (i.e., more than 50% of its market value) by fire, deterioration, flood and other causes must be elevated above the flood level when they are repaired.

### Flood Protection

A building can be protected from smaller flood hazards, sometimes at relatively low cost. New buildings and additions must be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact our floodplain official for more detailed information.

# Our Floodplain Officials

## Monroe County

(Unincorporated areas)  
E-mail: [Flood@monroecounty.fl.gov](mailto:Flood@monroecounty.fl.gov)  
Web Site: [www.MonroeCounty-FL.gov](http://www.MonroeCounty-FL.gov)  
Tel: 305-295-5195

**Marathon Government Center**  
2798 Overseas Highway  
**Murray Nelson Government Center**  
102050 Overseas Highway

## City of Marathon

E-mail: [planning@ci.marathon.fl.us](mailto:planning@ci.marathon.fl.us)  
Web Site: [www.ci.marathon.fl.us](http://www.ci.marathon.fl.us)  
9805 Overseas Highway  
Tel: 305-743-0033

## City of Key West

Building Department  
E-mail: [Flood@CityofKeyWest-FL.Gov](mailto:Flood@CityofKeyWest-FL.Gov)  
Web Site: [www.CityofKeyWest-FL.Gov/flood](http://www.CityofKeyWest-FL.Gov/flood)  
1300 White Street  
305-809-3810

## Islamorada, Village of Islands

E-mail: [Flood@islamorada.fl.us](mailto:Flood@islamorada.fl.us)  
Web Site: [www.islamorada.fl.us](http://www.islamorada.fl.us)  
86800 Overseas Hwy., Islamorada, FL 33036  
305-664-6400

### Ask Before You Buy:

# Know Your Flood Risk!



# For Your Protection

## *Know Your Flood Risk*

Looking for a new home? Have you checked to determine whether it has ever flooded or had a drainage problem? Even a shallow flood, only a few inches deep, side your home, could cause thousands of dollars in damage, and the loss of irreplaceable keepsakes. Deeper floods result in relocation of residents until repairs are completed.

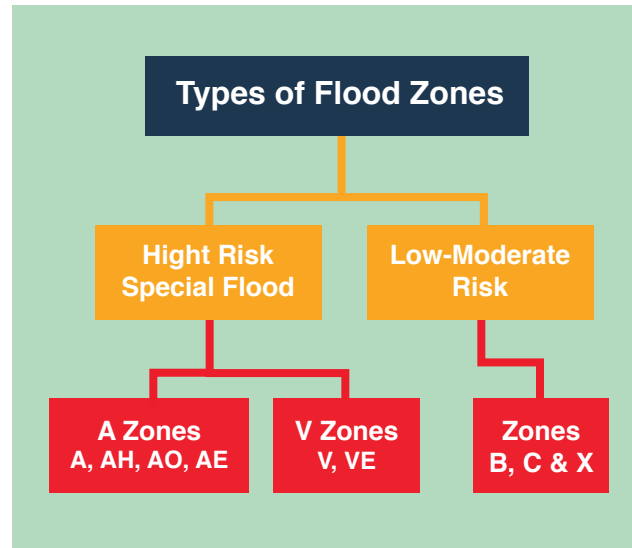
The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) to show residents the Special Flood Hazard Areas (SFHAs). If your property is located in a Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, making flood insurance advisable.

If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you will be required to purchase a flood insurance policy if the building is located in a Special Flood Hazard Area.

Florida state law requires sellers and their agents to disclose knowledge of any natural hazards on their property, including flooding, so start your research by asking the seller and the agent. They may honestly say they don't know of any flooding, but it could still be located in a Special Flood Hazard Area.

# Flood Insurance Rate Maps

<http://msc.fema.gov>



Call the local floodplain official to determine your flood hazard zone.

Know your evacuation zone by going to [www.monroecountyem.com](http://www.monroecountyem.com)

Download the free Hurricane Red Cross app from the Apple Store or the Google Play Store



# Other Resources

## *What you should know*

- Keep natural areas undisturbed! Natural areas in all of Monroe County contribute to the retention of flood waters, improve water quality and offer refuge for endangered species.
- Some historic homes may be exempt from elevation requirements, but aren't exempt from increased rates for flood insurance if their location is below established flood levels.
- Check with the local official determine how much of the 50% building improvement threshold has already been used in the past few years. This may limit the amount of improvements you can make in the near future.
- For information on all mapped hazards in your neighborhood visit the community's web site.

## *Peace of Mind*

Hire only licensed and insured contractors.

Contact your insurance agent to discuss flood insurance coverage.